

**EXHIBIT “B”**



Wells Fargo  
MAC T7419-0  
P.O. Box 65955  
San Antonio, T

August 22, 2012

Benjamin A. Ernst  
7505 Davian Drive  
Annandale, VA 22003-5448

Re: Loan Number [REDACTED] 1115  
Property Address: 66 Garden Avenue, Chatham, NJ 07928-2258

Dear Benjamin A. Ernst:

Thank you for your correspondence received on August 14, 2012. Your correspondence was referred to me for review and response. I appreciate the opportunity to respond to your concerns and/or provide you with assistance. Wells Fargo Home Mortgage takes great pride in providing quality service to our customers.

Wells Fargo Home Mortgage has received a request from you to stop receiving phone calls regarding the above referenced account. In order to comply with your request, please submit a written request containing a signature. You may fax your signed request to 210-509-1167 or mail it to Wells Fargo Home Mortgage, Attention: Customer Experience T7419-022, 4101 Wisconsin Boulevard, San Antonio, TX 78251-4201.

You are a valued customer, and I appreciate the time you took to contact us. If you have any questions or concerns, please contact the Foreclosure Department at 1-800-282-3458. A representative will be able to assist you Monday through Friday, 8:00 a.m. to 10:00 p.m., and Saturday, 8:00 a.m. to 5:00 p.m., Central Time.

Sincerely,

A handwritten signature in blue ink that reads "Priscilla Lee".

Priscilla Lee  
Customer Care Manager  
Customer Experience Department

Wells Fargo Home Mortgage may be attempting to collect a debt and any information obtained may be used for that purpose. We may furnish information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wells Fargo Home Mortgage is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

With respect to loans secured by property located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your debt or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

PL